

**St. MARY'S UNIVERSITY**  
**FACULTY OF BUSINESS**  
**MANAGEMENT DEPARTEMENT**

**AN ASSESSMENT OF THE ORGANIZATIONAL CULTURE  
IN THE CASE OF COMMERCIAL BANK OF ETHIOPIYA**

**[HEAD OFFICE]**

**BY**

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**SMU**

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**THE ORGANIZATIONAL CULTURE**  
**AT COMMERCIAL BANK OF ETHIOPIA (CBE)**  
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# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the Study

Culture can be seen as the heart of an organization that shapes how its people behave at work place. It is a body of knowledge, beliefs and attitudes. It guides the way employees think and behave around, assumes like quality, customers, team work, innovations and decision making all thing that directly impact on organization, performance and how it works with and its perceived to work with its stakeholder. Most organizations recognize instinctively that corporate culture deserves attention. To effectively shape and influence corporate culture, one of the first and most important challenges is to understand what somebody means when they say that want “a culture change” what is culture and what does it look in one organization, (*Melcurem ,2006: 589*).

Organization culture as an idea is the field at organizational studies and management which describes the psychology, attitudes, experiences, belief and values (personal and cultural values) of an organization. It was defined as the specific collection of values and norms that are shared by people and groups in an organization and that controls the way they interact with each other and with stakeholders outside the organization, (*Melcurem., 2006:592*).

Organizational value also known as beliefs and ideas about what kinds of goals members of an organization should pursue and ideas about the appropriate kinds or standards of behavior organizational members should use to achieve these goal from organizational values develop organizational norms, guidelines or expectations that prescribe appropriate kinds of behavior by employees in particular situations and control the behavior of organizational members towards one another. (*Hill, and Jones, 2001:1204*) Commercial Bank of Ethiopia is the leading bank of Ethiopia established in 1942it is the first bank

of in Ethiopia to introduce ATM/Automatic Teller Machine / give a serves to customer and improve serves for another banks.

## 1.2 Statement of the Problem

The practice of organizational culture in any organization determines the performance required from an employee. And the performance of an employee determines the success and failure of an organization. The Commercial Bank of Ethiopia (CBE) needs to maintain good organizational culture with it employees by retaining competent and motivated employees. In organization, culture has a dominant influence on people's behavior, and hence on their work attitude. By deliberately planning and consciously setting up culture in an organization, management can lay the very basic foundation for success. The preliminary observation made by the student researcher revealed that the following are prevailing problems in the Commercial Bank of Ethiopia (CBE).

1. Less knowledge of organizational culture.
2. Doesn't communicate to each other efficiently and have less cooperation with each other.
3. Lack of training to new employee induction orientation, policy, procedure, rule work, unit and co-worker.

## 1.3 Basic Research Question

The study was tired to address the following basic research question.

1. What is current organizational culture exist in the Commercial Bank of Ethiopia
2. What is the positive and negative cultural value in the Bank?
3. What are the contributions of current organizational culture on the performance of CBE ?

4. What are result of the positive and negative culture values of organizational culture on employee's job satisfaction and performance CBE?

#### 1.4 Objective of the study

##### 1.4.1 General objective

The general objective of this study was to assess the organizational culture practices of the Commercial Bank of Ethiopia.

##### 1.4.2 The Specific objectives study were to:-

1. Identify current organizational culture exist in the commercial bank of Ethiopia in the current situation.
2. Explore the positive and negative cultural values in the CBE
3. Explore the consequences of the positive and negative values of Organizational culture on employee satisfaction.
4. Measure the extent of positive and negative values that has Influence on employee's Performance.
5. Identify necessary measure and improvement that should be taken To promote designed cultures in the bank.

#### 1.5 Delimitation/ Scope of the Study

The scope of the study was delimited to the CBE employees and managers working in the head office hence studying organization culture at head office or at branches mean studying different cultural types for each of them that cannot leads the student researcher to generalized organizational culture at CBE as a hole. So the study was target in the head office. Even if CBE has many branches, each branch has its own culture which different from one another. So the period of data for this study will be from 2008 to 2013 G.C

### 1.6 Significance of the Study

The study tried to reveal the problem with the current organizational culture and recommend amicable solutions.

The research is also useful to the Commercial Bank of Ethiopia top executives to shape their organizational culture per the recommendation. These are helping the Bank appreciate the importance of properly managing organizational culture, helping the bank understand at least good culture Prevails in the institution, enable the bank know what strong and weak cultural values.

Recommend what to be done to improve culture and it was arise interest for people to do intensive research on related topics.

The paper also may serve as reference for academician researchers who want to do a study organizational culture.

### 1.7 Definition of terms or operational Detention

Culture: - it the shared norms, values, belief, assumptions, and patterns of behavior alive at any organization.

A set of idea belief and ways of behavior of particular organization people (*Hofstede 2000:143*).

Value: behavior that usually expected (*Hofstede 2000:143*)

Norm: is belief about what is right and wrong and important life (*Hofstede 2000:143*)

Attitude: temporal belief based on evaluative interpretation of current condition. (*Hofstede 2000:143*)

Organization culture:- is a pattern of belief and expectation shard by organizational members. (*Randall G, 1954 :203*)

Belief:-strong feeling that something existence or is true. Represented the individual perception of reality. (Hofstede 2000:143)

## 1.8 Research Design and methodology

### 1.8.1 Research Design

The research was used descriptive method of the fact. Descriptive method provides sufficient and relevant information about the topic.

### 1.8.2 Population and sampling technique

The Student Researcher used stratified sampling technique particularly proportionate stratified sampling technique in order to determine proportional sample size from each department. This sample technique used the three departments as strata. The technique gives to have equal chance of big selected randomly. From each department was 30% of the population.

NO	DEPARETEMENT	NO POPU	PERS (%)	SAMPEL SIZE
1	HRM department	10	30%	3
2	Finances department	136	30%	41
3	General serves Department	114	30%	34
Total		260		78

In the commercial bank of Ethiopia hade office, the total No. employees are 260. From this population size the student researcher select 78 employees of sample.

### 1.8.3 Type of data collected

The student researcher used both qualitative and Quantitative to make the research more comprehensive. The data was obtained from both primary and secondary data sources The major sources of primary data from which

qualitative and quantitative data were collected from employees and manager of CBE working at the head office. The secondary data were collected from banks documents, manual, workings evaluation and reports and studies.

#### 1.8.4 Methods of data collection

Questionnaire and interview was used to gather data from respondents. Questionnaires were designed for 78 employees further interview also conducted for the general management of the organization.

#### 1.8.5 Data analysis method

The researcher was applied descriptive analysis research method to summarize the idea. Data was analyzed described using percentage and it was demonstrated by tables to look for possible patterns among the group.

#### 1.9 Limitation of the Study

As many researchers especially conducted for the fulfillment of academic purpose, lack of enough time and limitation of financial and other resources were evident in this study.

#### 1.10 Organizational study

The research paper was organized into four chapters. The first chapter covers the introduction part of the study and it includes the background of the study, statement of the problem, objectives of the study, significance of the study, scope of the study, delimitation of the study, research methodology and organization of the study. The second chapter deals with review of related literature. The Third chapter includes data presentation, analysis and interpretation of the study. The fourth chapter deals with summary of major findings, conclusion and recommendation of the study.

## CHAPTER TWO

### Literature and Review

#### 2.1 The Essence of Culture

##### 2.1.1 What about to culture

According to *Vincent Michel Ribiere, (2001:434)* the word "culture" was introduced into anthropology and made a technical term by Edward B. Tylor, the British pioneer in this science. In the opening words of primitive culture he describes culture as that complex whole which includes its knowledge, belief, art, law, moral, costume, and any other capabilities and habits acquired by man as a member of society. The word "culture" to those who study man, means the life way of a population isolated in a particular sense and in general sense means the total of all the life ways of all people. The most critical characteristics of culture in either of those comments is that it is learned, shared, and pattern behavior which forms an integrated system within this system particular constellation of traits cluster as particular and unique in its configuration. Although, there are many definitions of culture, most researchers agree that are basically four characteristics:-

- Culture emerges in adaptive interaction.
- As humans interact with each other, they reach agreement and language of definition concept.
- They develop symbols
- Evaluations, pattern of behavior, intellectuality, morals and aesthetic (visual) standards, knowledge. Religion and social patrons.

According to (Blake and Mouton 1969:5) culture has been defined as learned behavior. It includes all the patterned, ability action and idea and values we perform hold or cherish as members of an organized society, community of

family. Culture by its nature is not an obvious phenomenon until we have learned to recognize it. From infancy, even from birth, we are conditioned to specific patterns of behavior until they become almost automatic. We are punished for infractions and are praised, or at least scope punishment, for conformity. We learn what is expected of us we acquire goal and idea. The influence of culture become habitual and subconscious and make life easier like the air we breathe, culture is taken for granted and we are hardly aware of it. The essence of culture is pattern, this means that the whole is greater than the sum of its parts and, indeed, that the parts can be understood only in terms of the whole. Culture is an integrated whole. Everything is related to everything else in a culture system what is culture system? A system an organization of phenomena so interrelated that the relation of part to part is determined by the relation of part to whole. In a tribe the relationship of individual to individual to the individual is determined by the relationship of the individual to the whole. This is what a system is culture consists of shared elements, since interaction normally requires a shared language and the opportunity to interact one can conveniently use shared language time, and place as hypotheses to identify those who are likely to belong to the same culture. *Blake and Mouton (1969:5)*

### 2.1.2 Definition of organizational culture

The term "organizational Culture" has been defined in the literature by numerous authors some views and definition of organizational culture are indicated as follows.

Organizational Culture is reutilize ways of doing that people accept and live by organization have norms and value that influence how member conduct themselves. This normal way prevent members from applying a maximum of test or may encourage them to do so (*Blalke and Muton 1969, 1985:5*)

Organization culture is a pattern of shared basic assumption that the group learned as it solved its problems of external adaptation and internally integration that had worked well enough to be considered valid, and therefore,



to be taught to new members as the correct way to perceive, think and feel in relation to those problem (*Schein 1992, 1999: 112*).

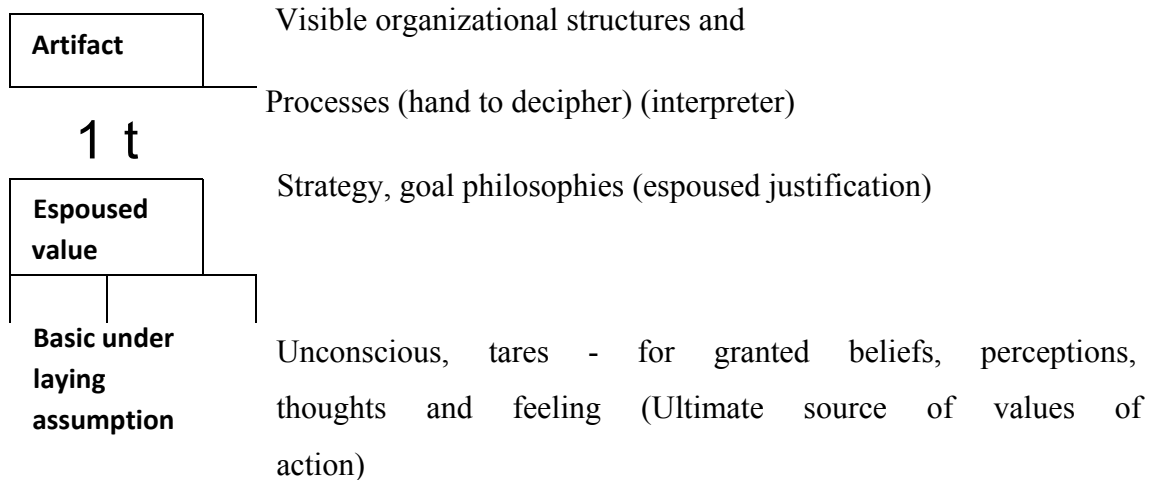
### 2.1.3 Levels of Organization Culture

Culture is the shared norms value belief, assumptions, and patterns behavior alive at your organizations. These facts are the readout they why, behind all planned behavior and product of such.

More specifying, culture is represented by artifact, espouser, clue, and deep assumptions.

Understanding these three fundamental levels of culture is absolutely crucial. (*Reduall Grayson, 1999: 301*)

Level of organizational culture :-



## **2.1, 3.1 Artifacts**

According to (*Martin 1992:4*) artifacts include all the phenomena that one sees heart within one encounters a new group with an unfamiliar culture.

Artifacts are the observable mold which includes thirty, beamier and perched throughout and feelings for example thing night include clothing (dress), office layout, technology used rituals and ceremonies common language as symbols, journals, books fire circles, and sculpture. Behavior could include how people conduction meeting, what they are like with each other the actives they engage in how, they go through their do, working love what people do in their time off, etc.

Artifact are representation of structure, polices activates and produces. Because articulate are so inclusive of just about everything people note and thinks about, that is often the level of many culture analyses in other words when people this about or study culture, it is frequently, on the level of objects, behaviors, and feelings. This is unfortunate, because artifact don't tell you a lot of what you must now about culture to get at why, the culture anthropologist must talk to the people in the environment and find out what the espoused value and deep assumption are (*Krober andkluckhon. (1963 p 201)*).

## **2.13.2 Espoused Values**

Espoused values are non-discussable assumptions supported by articulated sets of beliefs; norms and operational rules of behave shared by the employees of an organization.

These are guidelines for behaviors and actions reflecting the organization valve do not as wary principles, ethic for behavior. Example of espoused valve do not as wary dictate identical behaviors and working styles so in order to understand the full culture picture, a close examination of the deepest large named "basic assumption" required. (kroberbr and kluchon 1963:p 128).

According to (Martin 1992: 2004 p:4). Espoused values, are the principle that the organization opening advocate. That are what the organization wishes to be true insight into culture must also top espoused value and deep assumption and see how they both relate to the artifact. Espoused value can be found in things like brochures web sites, mission statements, " we believe that why we do it this way, posters, orientation speech or, manuals and hard both, principles, and other document.

A fairly thorough list of these values can usually be made quite readily, although, it is rarely all in one place. Complete and organization list usually require some involvement of senior administration whiles discussing things, like structure, policies, and outcomes some examples of things that end upon such list are integrity, teamwork, empowerment, expert staff, good communication, non-hierarchical innovative individual attention, selflessness, learning organization, deeply care for staff physical and emotional health, professional development and individual growth are important for all staff, build social and emotional skill and everyone should help create that is real in the artifacts is also a deep assumption it is only espoused value nor reflected in the artifact, it is not a deep assumption. (Martin 2004 p 28).

## **2.1, 3.3 Basic Assumption**

Basic deep, assumption, are assumption that over the years became taken for granted and shared by the whole group they are not abated and might be very difficult to change. They often took their source to the history of an organization where founders and leader used them to succeed.

## 2.2. International communication

According to (*Angel Sinicerson, 2006: 2*) inside the culture of an organization, people learn how to dress, how to act, and even how to communicate with each other appropriately. Organizational culture in a consistent way, individual personalities become part of the organization, along with the other members, communication patterns between these members are one example of how individual personalities can influence organizational culture.

The success of the team or organization member depends largely on good internal communication.

### 2.2.1 Structure and Systems

According to (*Angles Sinickas, 2006:100*) another aspect of organization self-awareness is making sure that your organization culture is in synch with its structure and systems. Organizational structure and system are also how culture is “organized and reinforced” and the framework around which the group is organized. When culture clashes with structure and systems within an organization, it can be very difficult, or even impossible, to change fixed behaviors, norms and habits within an organization. Changing organization culture takes careful, strategic planning through an awareness of the past or history of the organization, looking at individual will and motivations. This will help maintain cohesion and ownership between all members in improving the organization.

### 2.2.2. Decision making styles process, outcome, or both;

Another part of healthy organizational culture is celebrating. It is important that organization accomplishments acknowledge people for their hard work commitment and make time for fun! Celebrating victories.

## 2.3 Conceptualizing organizational culture

Notwithstanding its widespread use by researchers, managers, and policy makers, the concept of organizational culture is far from being conceptualized universally. For example of (1089) list 74 elements of organization culture which have been put forward by various authors, while a review of the organization culture literature by Vender Post et al (1997) identified over 100 dimensions associated with the notion. Any such definitional problems are confounded by the fact that there is little agreement on the meaning of either of the underlying concept, organizational the 'culture' by identified 164 unique definitions of the term, the overall number almost reaching 300 multi-layer nature of the dimension put forward further complicates the issue.

To some extent such obstacles can be overcome by clustering the various dimensions of organizational culture into different categories and perceiving them as constituting different levels of culture. The most frequently cited of these approaches is (Schein, E.H. 1985 :121) distinction of artifacts, values and basic assumptions which is illustrated. Artifacts from the top level of in organizational culture and are most visible tangible manifestation. They include the physical environment of an organization, its products, technology and other symbolic forms.

## 2.4 Approach to organizational culture

According to (Smircich, L. 1983. 200) along with the broad spectrum of definitions, multiple ways of approaching organizational culture will be advocated. This includes classic perspective within organizational theory such as rationalism, functionalism, or symbolism.

## 2.5 How cultures are formed

According to (Randal Grasson 2000 : 390) how leaders believe things should get done is a key driver of culture the leaders belief system helps the peoples

picture how things ought to be overall. Leaders establish culture consciously, or unconsciously, through their own personal motives and resulting behaviors.

Example could be “when the team wins, everyone wins” or “everyone wins” or “trumps seniority.” People are unaware of their culture until it is made over explicit thought framework or model. (*Smircich l. 1983:33*).

## 2.6 The emergence of organizational culture as field of study

According to (*Jean, C.vogds.2001:9*) the notion of organizational culture comes in many guises. It may be changed in terms of institutional excellence, empowerment, that quality management, or human resource management. Other instance it is referred to as companies, workplace or corporate culture. Since the early 1980s it has emerged as one of the key themes in organizational research. Few competing ideas can rival its prominence. The existing literature is bristling with special issues on culture. Its impact, dynamics as well as content, and managers are strongly and persistently urged to consider the implications for their organization of its culture. Link between culture and organizational variables that have been explored include leadership, performance, learning,

Change, job satisfaction and staff retention, as well as employee attitude and behavior.

However, many of the ideas and themes raised by the organization culture flow from the 1980s onwards were not original. In this connection. Some authors have gone to extremes. Arguing that the concept of organizational culture made its first appearance on the historical records as early as when practices reckoned that strong, unified teamwork was Athens key to winning the separate wars. more moderate, they conceptualization of organizational culture that emerged from 1980. Onwards can be seen as a continuation of a trend that started at the beginning of the 20<sup>th</sup> C century. The focus on studying organizational culture generally recognized to indicate a move away from the mechanistic perception of the organization, associated with the work of Frederick Winslow. Taylor and

the concept of scientific management' also known as Taylorism. Taylor advocated the Idea that an in-depth understanding of the technical means of production, combined, with time study and financial incentives, could lead to a substantial improvement of an organization efficiency.

## 2.7 Dimensions of culture

(Hofstede 1980: 124) investigated work related work culture value in 50 country at how point in time. He empirically dilated four dimension power distance, uncertainty avoidance Individualism -collectivism -and masculinity -femininity the fifty dimension -long term verses short term orientation has been identified by him we shall briefly examine those Dimensions.

### 2.7.1 Power distance

Power distance related to how power is distributed in institution in societies .where the power distance is large, people at top level in the organization make all the decision and individual at the lower hierarchically level do not interact to one other freely. The people in the system feel readily comfortably to the exercise all the power at the higher level of the hierarchically and the centralization of decisions. Employee in such cultures also feel comfortably in pursuing their interdependence (rather than dependent or independent) relationship.

### 2.7.2 Uncertainty Avoidance

Uncertainty is reflected in how societies respond to the unknown and uncertain future. Culture weak on uncertainty Avoidance have high tolerance for feeling experiencing under stress. People in culture high on uncertainty avoidance, on the other hand, have low tolerance uncertainty of the future course of event.

### 2.7.3 Individualism and Collectivism

This dimension reflects the relationship between the individual and group which he or she is member. People in culture high on individualism place

much emphasis on individual incentive and achievement. Highly individualistic societies tend to dislike individualistically orientation work situation.

Both work allocation and rewired system have, therefore, to be designed based on the individualistic or collectivistic orientation of group to attain effectiveness.

#### 2.7.4 Masculinity and femininity

This dimension portrays a culture group dominant value systems as it related to archive, make money show off and consider big as beautiful. Hence, the goal, the reward system and the Different culture would obviously be different.

#### 2.7.5 Long term vs short term orientation

This time orientation reflects the long term vs. the short term perspective in thinking ahead. Long term oriented culture focus as on the future and take a long prospective with emphasis on values associated to thrift and presentation.

Culture with short term orientation place emphasize on the present and on short term result.

#### 2.7.6 Managing organizational culture

According to (*Hofstede, 1980:11*), managers have to manager “the perception of employees of organization culture all major changes are made. They could modify organizational culture through stories revival and myths, and the management could attribute new meaning to important company event. A dynamic climate is created through the cumulative efforts of managerial actions, technology and initiatives from the employees themselves. Continues self assessment and organizational devolvment interventional help Bering about a change in organizational all culture when emphasis on customer and stockholders is significant focus.



## 2.8 Levels and type of Organizational Culture

According to (*Kotter and Heskett, 1992:3*), organizational culture has two levels which differ in term of their visibility and their resistance to change. These are deeper (less visible level), and more visible level deeper and less visible culture refers to value that are shared by people in group and that tend to persist overtime even when group memberships changes according them, at this level culture can be extremely difficult to change, in part because group members are often unaware of many of the values that bind them together. At the more visible level, culture representative the behavior pattern or style of an organization that automatically encouraged by their follow employees. According to authors, there for example, are those in their always wear “conservative clothes” culture, in this sense, is still tough for change but not nearly as Difficult as at the level of basic value (*Kotter and Heskett, 1992*)

## 2.9 TYPE OF CULTURE

In addition to level, there are different type of culture such as dominant, counter, strong and weak, hierarchy, clan market, and adhocracy which has been associated as follows.

### 2.9.1 Strong and weak culture

Has become increasing popular to different between strong or weak culture. The argument here is that strong culture agreement impact on employee behavior and are more direct on employee behavior and are more directly related reduces turnover.

In strong culture, the organization core values are both intensively hold and the greater their committed to this values stronger the culture is (Robbins, 2005:p488).

### 2.9.2 The Hierarchy culture

(Cameron and Quinn 1999:275) states that, until 1960, almost every book on management or organization study made the assumption that Weber. Hierarchy or democracy was the ideal form of organization because it led to stable, efficient, highly consistent.

### 2.9.3 The market culture

The basic assumption market culture and that the external environment is not benign but hostile, consumers are choosy and interested in value, the organization is in the business of increasing its competitive position and major task of management is to drive the organization toward productivity and profitability. They are advising all the time defeating the opposition and marching consistently toward the goal. (Cameron and Quinn, 1999:36).

### 2.9.4 The clan culture

(Cameron and Quinn 1999:273) notes that some basic assumptions in clan culture are that the environment customer are the best thought as partner, the organization is in business of developing a human work environment, and the manager task of management is to empower employee and facilitate their participation, commitment and loyalty. The clan culture, as associated in the typified by friendly place to work where people share a lot of themselves it is extended family commitment is high.

## 2.10 Understanding your organizational Culture

According to (Schein 1992:112) one of the secrets to organizational sustainability is self-awareness knowing the culture of personality of your organization and knowing how it is perceived by the community.

Organizational culture includes the symbols, Ceremonies, ritual and traditional of group or organization. Organizational culture is what more in organization unique and it directly reflects on the stockholders within or connected to the group or organization, its reason for being, its history, and its goal and

organizational culture can create a common bond Between stakeholders encourage and inspire people to continue with a group or organization and keep organization vision alive.(Richard, J, 2003:3) (Phegan, B, 1993:2003) although organizational culture may be difficult to plan for an international may an awareness of culture can be very helpful in other kinds of planning. If you want to become more aware of your organization culture you can - Learn the history of - Check and or re-visit your value statement.

## 2.11 Importance of culture

According to (Angela Sinickas, 2006:9) culture provides consistency for an organization and its people. Critical need in organization where leaders change due to Job rotation practices, mergers and acquisitions, etc.

Culture also determines at the power within the organization. In more traditional culture power rests with management in more nurturing culture power is more widespread, etc. Culture may also impact who can report to whom. Change has been implemented in the past decade, but too often deployment is a problem. Yet changing the culture has not often been an initiative itself, resulting in sense of complacency or discouragement. (Jean C.vogds, 2001: 9).

### 2.11.1 Why culture is Hard to change

Organizations are system that is to say that the member are not autonomous entities that just happen to be together, Instead people are a part of a larger whole and anything of significance that occur to that larger whole can affect each and every member.

Does this preclude change and imply a dependency on the status quo? Of course not but it does imply the need to being to create Sense of urgency and actively involve the middle managers of the organization. (Angela 2006:03) since the idea of change being constant is becoming more and more evident, people need helping understanding the vision and their part in it. They also

need education and support to help them overcome myths such as .Given People natural resistance to change, a leader must that the change needed is worth the pain. He or she must also be willing to stay the course for it may feel at times life navigating through (or even drawing in white water).

## 2.12 Component of culture

### 2.12.1 Having organization Direction

According to (*Jean,C.Vopds,2001:8*) If we put closer to nonprofit organizations we might be surprised to learn that even some of their own members aren't entirely sure of the organizations goals they only know about a specific project their are working on at that moment. As mission, vision and strategy express the outer purpose of the organization, its works in the worlds, the organization culture expresses its inner life and character the way in which it pursued its works in the world. Having a clear sense of purpose combined with the abster to really understand and temperament the ability to really understand and implement or the organizations values, mission, vision and objectives are creativity and customer interests responsiveness are all part of the organization culture.

## CHAPTER THREE

### Data presentation Analysis and Interpretation

This chapter presents the data collected obtained from different sources. Primary data is collected through questionnaires and interview. 78 questionnaires were distributed of the Commercial Bank of Ethiopia employee of 64 of them were returned.

#### 3.1 General Characteristics of Respondent

Table 1: shows background of Respondent

No	Item	Respondent category	Responses	
1	Sex	Female	21	25
		Male	43	75
		Total	64	100
2	Age	18-22	-	-
		23-30	15	11
		31-40	30	54
		>40	19	35
		Total	64	100
3	Education Background	Certificate	-	-
		Diploma	6	13
		BA degree	33	60
		Master & above	15	27
		Total	64	100
4	Work experience	1-3	-	-
		4-6	27	27
		7-9	7	13
		>10	30	60
		Total	64	100

Source: survey result

As shows item 1, of tabel, 75% of the respondents are Male while the rest are Female. From this fact we inter that the majority of the respondents are male. As shown in table 1 of item 2, out of the total respondents 11% the respondents between the age group of 23-30 years old, 54% of the respondents are between the age group of 31-40 years, and 35% are above 40 year.

This indicates that the of organization workforce is from different age category As indicated in the table 1of item 3, 60% of respondents are diploma, holders and 13% have BA degree of As it can be seen from table 1 of item 4, 27% employees have 4-6 years work experience, 13% have 7-9 year serves, and the rest 60% have 10 year of work experience. Therefore, they can give reliable information above the culture in the organization.

### 3.2 Analysis Findings of the study

Table 2:-shows the overall organizational direction

How do rate the following organizational direction in your bank?	Response											
	Very Weak		Weak		Average		strong		Very strong		Total	
	No	%	No	%	No	%	No	%	No	%	No	%
A. share vision	-	-	14	11	26	36	24	53	-	-	64	100
B. shared strategy policy & intent			16	15	22	27	26	58			64	100
C. clearly of objective	-	-	15	15	24	29	25	56	-	-	64	100
D. shared procedures	-	-	10	31	29	35	25	34	-	-	64	100

Source: gathered data

As indicated in the table 2 respondent were asked to evaluate, their organization shared vision accordingly 11% said weak, 36% said average while 53% respondent said strong. Respondents were also asked about the shared strategy policies and intent of the Bank 15% said weak, 27% said average 58% of the respondents said average respectively. There for bank should focus to improve existing composition based on various researchers and share experiences from other institutions within or outside the country.

The shared producers Respondents are also asked to express about the shared producers of their company 31% of respondents said weak while 35% and 34% of respondents said average and strong respectively. This is heavily discouraging the employee thus the bank should improve the direction making by participating employees in decision making in many ways.

In the interview with whom did you conduct interview state the department and position of the interview response respecting the rule and regulation of Bank and encourage activates shown in order to implement policies and strategy of government is strong.

Therefore, 58% of the respondents said that the overall organization direction of the Bank is weak.

Table 3 shows evaluation of team composition

How do you see / evaluate team composition in the Bank?	Response											
	Very Weak		Weak		Average		strong		Very strong		Total	
	No	%	No	%	No	%	No	%	No	%	No	%
A. commitment of the team			14	9	26	58	25	33			64	100
B. opponents to the information flow			23	51	20	44	21	5			64	100
C. Team spirit	-	-	20	11	29	58	15	31	-	-	64	100
D .consistent work	-	-	17	27	23	51	24	22	-	-	64	100
E. belongingness to the group			20	20	22	31	22	49			64	100
F. Involving the team	-	-	15	27	23	51	26	22	-	-	64	100

As indicated in table respondents were asked to evaluated commitment of team Accordingly 9% of the respondents follow 51% , 44%,5% of respondents said weak and average strong respectively 11% of respondents said weak while 58% and 31% of respondent said strong respectively and 22% strong. As far as belongingness of the group of concerning 20%, 31%, 49% said weak and average, strong respectively involving to the team in decision making 27% and 51%, 22% said weak and average respectively.

Therefore, 84% of the respondents said that the team composition of the Bank is weak.



***Table 4, shows the evaluation of company management.***

How do you evaluate overall management	Response											
	Very Weak		Weak		Average		strong		Very strong		Total	
	No	%	No	%	No	%	No	%	No	%	No	%
A. focus on the goal	-	-	14	20	26	33	24	47	-	-	64	100
B. ensure collaboration environment			16	35	27	40	21	24			64	100
C. Transparency	-	-	14	47	30	29	20	24	-	-	64	100
D. result based management			12	27	31	40	21	33			64	100

*As stated in Table 4 employee respondents were asked to rate what extent the Bank management focus on the goal 20% rated management focus on the goal 33% rated as average and 47% rated as strong. Management ensures a collaboration environment 35% and 40% of respondent rated as weak and average respectively while 24% rated as strong. Concerning the transparency of the bank management 47% said weak while 29% and 24% of respondent said average and strong respectively. On behalf of the result based management and empowerment of staff 27% and 47% respondent said strong respectively. Therefore the managers should eliminate or reduced those negatives cultures by practicing the positive cultures for organizational excellence.*

In general management component or item interprets 35% of respondent said weak 35% of respondents said average while 30% said leadership and management in the Bank strong.

Therefore, 51% of the respondents said that the team composition of the Bank is weak.

*Table 5- shows the evaluation of internal communication*

How do you rate the internal communication of your Bank in the following attributes?	Response											
	Very Weak		Weak		Average		strong		Very strong		Total	
	No	%	No	%	No	%	No	%	No	%	No	%
A. openness trust	-	-	20	35	30	34	14	13	-	-	64	100
B. treat everyone similarly			22	49	13	29	10	10			64	100
C. information flow in all direction			15	33	22	49	8	18			64	100
D. Transparent	-	-	20	44	17	39	27	18	-	-	64	100

As shown in the above table respondents were asked to evaluate the internal communication system of their organization. Accordingly, 35% respondents said openness and the trust weak while 34% and 13% openness and trust average and strong respectively. The second item that is treating everyone by the employee and supervisors similarly 49% of respondent's average and 18% said strong. The trend of internal communication were not in the right condition based on the item respondent internal communication 4% said

weak, 37% said average and 18% said strong which implies that weakens is more than double then its strength.

The response concerning the openness and trust of the employee each other's 35% of respondent said weak while 34% and 13% average and strong respectively.

This shows the employees never trust each other and absences of transparency among each other this also develops gossips and on all organization activity of the Bank which needs an immediate behavioral change among the employees by creating transparent method and principle in hiring, promoting employees and need to do a lot to improve international communication by arranging get together programs.

*Table 6:- overall structure and system of the Bank*

How do you rate the overall structure and system in the Bank	Response											
	Very Weak		Weak		Average		strong		Very strong		Total	
	No	%	No	%	No	%	No	%	No	%	No	%
A. stability and consistency			20	27	23	46	21	27			64	100
B. predictable and effective			13	24	26	45	25	31			64	100
C. clarity of individual job			15	2	25	51	24	47			64	100

As indicated in the table 6 above respondents were asked about the stability and consistency of Bank 27% said it is weak, 46% said average and 27% said strong. Respondent were also asked to rated as the predictable and effectiveness of the Bank system 24% rate weak while 45% and 31% rated as average and strong respectively.

The structure and system of the Bank is average. From this fact we can information that structure and system of the bank stable, consistent, and predictable but it still needs an improvement on the above mentioned parameter.

*Table 7* decision making process in the Bank

How do you rate the current organizational culture contribution to the following banks performance	Response											
	Very Weak		Weak		Average		strong		Very strong		Total	
	No	%	No	%	No	%	No	%	No	%	No	%
A. Transparent and open			24	53	26	36	14	11			64	100
B .Accountability	-	-	14	31	28	45	22	24	-	-	64	100
C. Fair	-	-	19	42	28	40	17	18	-	-	64	100
D. consistency	-	-	26	42	19	38	20	15			64	100
E. work related	-	-	14	31	29	40	21	29	-	-	64	100

As shown in decision making in the organization the above table respondents were requested about transparent and openness of 53% of the respondents

said weak, 45% said average and 24% said strong. Respondents also fairness and consistency on decision making in the organization 42% and 47% rated weak, 40% and 38% rate as average and only 18% and 15% of respondent rate weak, 40% and 38% rate average and 29% rate strong respectively.

The decision making process in the Bank is very poor and it needs improvement. Therefore, on the decision that has been made the employees are not stratified because, the decision are not transparent, accountable, fair consistent and at large in the national feeling. Thus, the Bank should improve the decision making process.

*Table 8 shows organization celebration of victories*

To what extent over all organization celebration victors and having fun are practiced in the Bank?	Response											
	Very Weak		Weak		Average		strong		Very strong		Total	
	No	%	No	%	No	%	No	%	No	%	No	%
A. when goal are archived			24	53	20	29	20	18			64	100
B. when there is anniversary			21	11	17	38	26	51			64	100
C. when staff move to mission			15	25	28	42	21	33			64	100
D. when there is annual holiday			18	40	24	33	22	27			64	100

As indicated in the table employees of the organization were asked to express their view regarding their organization celebration of the victories and having fun, when goal are achieved 53% said weak, 29% said average only 18% said strong. Celebration when there is annual holiday 40% said weak 33% and 27% said average and strong respectively.

From this fact we can deduce that the majority 44% of the respondents said that organization celebration victories and having fun in the Bank is weak.

*Table 9, shows overcoming challenges in the Bank*

To what extent over coming challenges in the Bank	Response											
	Very Weak		Weak		Average		strong		Very strong		Total	
	No	%	No	%	No	%	No	%	No	%	No	%
A. admitting problem	-	-	16	31	23	47	25	22	-	-	64	100
B. participating concerned party			14	18	26	51	24	31			64	100
C. tolerating mistakes for learning and growth			18	40	29	42	17	18			64	100

The table described overcoming challenge in admitting problem on the eyes of respondents 31% said weak, 47% average and 22% said strong. Participating concerned parties 18% of the respondents said weak 51% said average and 31% said strong. This implies that the negative culture will be reflected on performance job satisfaction and on their attitudes towards the organization.

From this fact we understand that overcoming challenge of the Bank majority of the respondents said weak in tolerating of mistake for learning, admitting problem participating the concerned practices. Regarding the positive cultures

of the bank the manager said that among other things in the bank there is acceptance of mistakes for learning standards to solve different problem and participating the concerned parties in a given task or the major positive cultures of the bank.

*Table 10, shows consequence of positive culture and negative cultural*

How do you rate the consequence of the positive cultural of the Bank in term of the following aspects	Response											
	Very Weak		Weak		Average		strong		Very strong		Total	
	No	%	No	%	No	%	No	%	No	%	No	%
A. performance	-	-	8	4	23	31	29	65	-	-	64	100
B. job satisfaction	-	-	5	7	28	35	31	58	-	-	64	100
C. positive attitude toward the organization			2	4	27	36	35	53			64	100

As stated in the table respondents were asked to rate the consequence of positive culture on job satisfaction 7% said weak, 35% said average, and 58% said strong. The consequence on the positive attitude toward the organization 4% said weak, 36% said average of 53% said strong while 7% do not any answer for this item.

From this fact we can say that the majority of the respondents said that the positive culture value of the Bank very weak.

## CHAPTER FOUR

### 4. Summary of major findings Conclusions and Recommendations

As stated in the chapter one the main objective of the study is to assess and analyze organizational culture in the case of Commercial Bank of Ethiopia.

Based on the data analysis this chapter includes summery, conclusions and recommendations. Firstly, the chapter presents summery of the study next it outline the major conclusions drawn from the findings of the study finally it provides recommendation on findings and conclusion drown.

#### 4.1 Summary of major finding

Based on the data presentation and analysis the study comes up with the following find.

Forty three (75%) of the employees were male while twenty one (25%) female. Concerning age wise 30 (54%) of them were between the age 31-40 Years.

To generalize the opinion of employees on organizational direction mention half percent (58%) of employee's believes that shared vision is strong (42%) of employees believes that the shared vision in the bank not strong regarding the shared strategies, policies and objectives of the bank.

Medium amount of respondents (15%) believes that shared strategies policies and objectives are not strong where as more than half number of employees (27%) said that shared producers rules and regulation are not strong enough.

The shared producer respondents are also asked to express the shared about the shared products of their company (31%) of respondents said week while (35%) the rest (34%) rated as average and strong respectively. Regarding the role clarity about half of respondents (35%) of respondents believes that the role clarity is not strong the role clarity is not strong. Regarding openness to



information flow, majority of respondent (49%) it's not strong and only (33%) of the respondent believes that it weak. Regarding team spirit as (9%) of employees respondent shows the commitment of the team and role clarity is insufficient and weak.

To generalize the third component of dominant culture about internal communication specially about openness and trust, majority of the respondent (52% of them) believes that openness and trust in the organization is not strong enough.

To majority (51% of them) said that the 'treat everyone similarly' approach is very weak in the bank.

With regard to the extent of information flow in all direction majority of the respondents (72%) agreed as it is not strong.

## 4.2 Conclusion

This research has showing the trust organizational culture commercial bank of Ethiopia head office by considering the summary of findings the student researcher made the following conclusion.

Organizational culture in its positive attributes can provide many contributions in performances of the organization. However these research finding shows that the current organizational culture in the bank has weak contribution in promoting accountability, Commitment to the organization in creating good working relationship empowerment of staff and to enhance job satisfaction from this one can conclude that the current organizational cultures are not strong enough to enhance bank's performance.

The finding indicated that the positive cultural value of the bank has been measured based on the following parameter accountability, fairness, trust among the colleague, belongingness to the organization, good work

relationship performances based management and empowerment of staff is weak therefore, trust among colleague empowerment of staff looking all staff member based on their knowledge, skill and commitment encourage or developed trust among the college and fairness is mandatory. These activities such as accounting, belongingness to the organization, good working relationship are not weak but they also need improvement which will lead together the bank to great achievement. experience easily transfer, commitment and teamwork among the staff is strong for given task or assignment value of being an employee of Commercial Bank of Ethiopia.

The negative value of organization culture satisfaction is also measured by performance and attitude toward the organization. The following are indicated of the consequence of negative culture of the Bank absences of the confidence in the professional employee, lack of recognition for employee effort on hiring, promotion and transformer, job satisfaction and activates are not implemented in clear rules and regulation, procurement distribution and utilization do not have clear documentation, rumor and gossip increases on administrative issues.

The study show that, the extent of the positive and negative value influence on the employment performance is subjective but it encourages or affects the following value that have a key role in organizational exercise they are honesty, loyalty, integrity, transparency, impartiality, respecting the law, exercising authority responsiveness, serving the public interest and exercising leadership.

### 4.3 Recommendation

In view of the conclusion the following constructive suggestion and recommendation are made.

- Based on the positive and negative cultural value parameter which are accountability, fairness, trust among the colleague, belongingness to the organization, good work relationship and performance based management and empowerment of staff accountability should be developing by clearing stated to performance the given tasks. Fairness and trust among the colleagues should be increased by setting and implementing rules and regulation among the staff consistency. Belongingness To the organization should be created by providing without any discrimination and violating of the existing rules and regulation. Good working relationship among the staff, providing group working and arranging get together among each other which one can understand the other performance.
- The consequence of the positive or negative cultural should be reflected on the performance job satisfaction and on the attitude toward the organization to have the positive cultural or elimination the negative one the Bank should clearly stated its vision, mission, strategy's and value which helps rules and regulation that will create accountability, transparency, confidentiality, impartiality and exercising legitimate authority.
- The Bank should openly communication to employee about the value of desired and establishing a clear published producer for all individual to follow when they believe the present practices is in compatible with the organization value and principle. Furthermore, training is vital for an organization that desires effective cultural change.

- In the Commercial Bank of Ethiopia it requires change on the attitude of the employee and official on the existing rule and regulation it need amendment in order to evaluated employee in transparent way which will devolved trust and openness among staff and reduce rumors and gossip on administration issue.

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# Appendix

St. Mary's university

Department of management of faculty business

Questioner to be filled by employees of (CBE) Commercial Bank of Ethiopia

Dear respondent

The Amie of this study is to assess the organization culture of Commercial Bank of Ethiopia (CBE) to identify employees feeling toward it. Accordingly, this question is designed to collect relevant data. This finding was a guide to show the weakness or strengths of this bank.

Thank you in advance!

Indicate your response by making “x” against your choosing.

1. Age Category male ☐ female ☐

18-22 ☐ 23-27 ☐ 28-32 ☐ >33 ☐

2. Educational Background

Below grade 12 ☐ certificate ☐ diplomas ☐

Degree ☐ 2<sup>nd</sup> degree ☐ PHD ☐

3. Current position of the organization

4. Work experience in Commercial Bank of Ethiopia

1-3 year ☐ 4-6 Year ☐ 7-9 Year ☐ >10 Year ☐

For question 5-12 please “x” your choose of selection



1. Very weak, NO.1 3. Satisfactory, NO.3

2. Weak, NO. 2 4. Strong, NO. 4

5. Very strong, NO. 5

5. How do you evaluate the overall organizational direction in the Commercial Bank of Ethiopia?

Rate

1 2 3 4 5

a). Shared vision ☐ ☐ ☐ ☐ ☐

b). Shared strategy policy ☐ ☐ ☐ ☐ ☐

c).Clarity of objectivities ☐ ☐ ☐ ☐ ☐

d). Shared producer, rule and Regulation. ☐ ☐ ☐ ☐ ☐

6. How do you see/evaluate team composition in the Commercial Bank of Ethiopia?

Rate

1 2 3 4 5

a) Commitment of the team ☐ ☐ ☐ ☐ ☐

b) Team spirit ☐ ☐ ☐ ☐ ☐

c) Involving the team in direction making ^ ☐ ☐ ☐ ☐

D) Openness to information flow ☐ ☐ ☐ ☐ ☐

7. How do you rate the management in this Commercial Bank of Ethiopia?

	<u>Rate</u>				
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>
a) Focus on goal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) Ensure collaboration environment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Transparency	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) Result based management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

8. How do you evaluate information communications in Commercial Bank of Ethiopia in the line with the following aspects?

	<u>Rata</u>				
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>
a. Openness and trust	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Treat everyone similarly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Information flow	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Transparency	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

9. How do you evaluate the overall structure and system in the term the following variables? Commercial Bank of Ethiopia.

	<u>Rate</u>				
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>
a. Stability and consistency	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☐ ☐ ☐ ☐ ☐

b. Predictability and effective

c. Clarity of individual job description ☐

☐ ☐ ☐ ☐

10. How do you rate the decision making process in the Commercial Bank of Ethiopia in term of the following aspects?

Rate

1      2      3      4 5

a. Transparency and open

☐      ☐      ☐      ☐ ☐

b. Accountability

☐      ☐      ☐      ☐ ☐

c. Faire

☐      ☐      ☐      ☐ ☐

d. Consistency

☐      ☐      ☐      ☐ ☐

e. Work related

☐      ☐      ☐      ☐ ☐

11. What extended overall organizational celebration victories and fun are practiced in the Commercial Bank of Ethiopia?

Rate

1      2      3      4      5

a. When goal are achieved

☐      ☐      ☐      ☐      ☐

b. When there is anniversary

☐      ☐      ☐      ☐      ☐

c. When staff moves to missions

☐      ☐      ☐      ☐      ☐

d. When there is annual holiday D ☐ ☐ ☐ ☐

12. How do you rate current positive and negative organizational culture Commercial Bank of Ethiopia?

	Rate				
	1	2	3	4	5
A. Performances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. positive attitude toward the organization		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Job satisfaction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

13. to what extent overcoming challenge in the Commercial Bank of Ethiopia?

	<u>Rate</u>				
	1	2	3	4	5
a. Admitting problem	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Participating concerned parties	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Tolerating mistakes for learning & growth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## **Interview questions for the managers of (CBE)**

1. What is current organizational culture exist in the Commercial Bank of Ethiopia
2. What is the positive and negative cultural value in the Bank?
3. What are the contributions of current organization of culture on the performance of CBE?
4. What is measure the extent of positive and negative values that has influence on employee's Performance?
5. What are result of the positive and negative culture values of organizational culture on employee's job satisfaction and performance CBE?

## Declaration

I the undersigned, decl are that this senior research is my original work prepared the quittance of Ato Seferu Gagar. All source of material used for the manuscript have been duly acknowledged

Name -----

Signature -----

Place of submission -----

Date of submission -----

## Submission approval sheet

This senior research paper has been submitted to the department of management, in partial fulfillment of bachelor of arts in management with approval as an advisor

Name -----

Signature -----

Date



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